

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

Case No.: 20-23722
Judge: Katherine M. Perhach
Chapter: Chapter 13

**In Re: Charles Cook
Kathleen Cook**

NOTICE OF MOTION FOR DETERMINATION OF FINAL CURE PAYMENT

To all creditors and parties in interest:

The Debtors, through Geraci Law, LLC, has filed a Motion for Determination of Final Cure Payment. A copy of that motion accompanies this notice.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the court to grant Debtors' motion, or if you want the court to consider your views on the motion, **then on or before 21 days from the date of this Notice**, you or your attorney must file an object with:

1. Clerk, U.S. Bankruptcy Court
517 East Wisconsin Avenue
Milwaukee, WI 53202-4581

and provide copies to

United States Trustee
Eastern District of Wisconsin
517 East Wisconsin Avenue, Room 430
Milwaukee, WI 53202

Rebecca Garcia
PO Box 3170
Oshkosh, WI 54903

Geraci Law, LLC
Kathryn Kay MacKenzie
2505 N. Mayfair Rd. #101
Wauwatosa, WI 53226

Charles Cook
Kathleen Cook
7353 S. Logan Avenue
Oak Creek, WI 53154

in time for its receipt by the above deadline. If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Dated this Wednesday, June 16, 2021.

By: /s/ Kathryn Kay MacKenzie
Kathryn Kay MacKenzie
Attorney of the Debtors
Bar #: 1079338

Kathryn Kay MacKenzie
Geraci Law, LLC
2505 N. Mayfair Road, Suite 101
Wauwatosa, WI 53226
Phone: (866) 925-1313
Fax: (877) 247-1960
Email: wal@geracilaw.com

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

Case No.: 20-23722
Judge: Katherine M. Perhach
Chapter: Chapter 13

**In Re: Charles Cook
Kathleen Cook**

MOTION FOR DETERMINATION OF FINAL CURE PAYMENT

NOW COME the Debtors, Charles Cook and Kathleen Cook (the “Debtors”), by and through their attorneys, Geraci Law, LLC, to present their Motion for Determination of Final Cure Payment, pursuant to 11 U.S.C. § 1322(b)(5) and Fed.R.Bankr.P. 3002.1(h), and state as follows:

1. The Debtors filed a Chapter 13 bankruptcy on 5/21/2020.
2. The Debtors’ Chapter 13 Plan was confirmed on 10/6/2020. Pursuant to 11 U.S.C. §1322(b)(5), the Debtors’ Chapter 13 Plan provided for the cure of any pre-petition arrearage owed to US Bank Trust National Association and to maintain their current monthly post-petition payments to US Bank Trust National Association throughout the length of their Chapter 13 Plan.
3. The Chapter 13 Trustee filed a Notice of Final Cure Payment on 5/12/2021 stating the pre-petition arrearage owed to US Bank Trust National Association had been paid.
4. US Bank Trust National Association filed a Response to the Notice of Final Cure Payment on 6/2/2021 stating the Debtors were behind \$2,013.96 a total of on their post-petition mortgage payments and for fees, charges, expenses, escrow, and costs outstanding.

5. On or around 6/3/2021, the Debtors paid \$2,013.96 over the phone and received confirmation number 14618657665-0006 which brought the account current through May 2021.

WHEREFORE, the Debtors, Charles Cook and Kathleen Cook, pray this Court enter an order:

- 1) Granting the Motion for Determination of Final Cure Payment by declaring that the Debtors are current on their mortgage payments through May 2021.
- 2) Any other relief that this court deems just and proper.

Respectfully submitted and dated this Wednesday, June 16, 2021.

By: /s/ Kathryn Kay MacKenzie
Kathryn Kay MacKenzie
Attorney for Debtors
Bar #: 1079338

Kathryn Kay MacKenzie
Geraci Law, LLC
2505 N. Mayfair Road, Suite 101
Wauwatosa, WI 53226
Phone: (866) 925-1313
Fax: (877) 247-1960
Email: wal@geracilaw.com

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

Case No.: 20-23722
Judge: Katherine M. Perhach
Chapter: Chapter 13

**In Re: Charles Cook
Kathleen Cook**

CERTIFICATE OF SERVICE

The undersigned, an Attorney, does hereby certify that a copy of this Certificate of Service and a copy of the attached Notice and Motion for Determination of Final Cure Payment were mailed First Class to the persons mentioned below, at their respective addresses, postage prepaid, by U.S. Mail in Milwaukee, WI on Wednesday, June 16, 2021:

Charles Cook
Kathleen Cook
7353 S. Logan Avenue
Oak Creek, WI 53154

SEE ATTACHED LIST

Additionally, the documents referenced above were also served via electronic means on the following individuals on Wednesday, June 16, 2021:

United States Trustee
Eastern District of Wisconsin
517 E. Wisconsin Ave.
Milwaukee, WI 53202

Rebecca Garcia
PO Box 3170

Oshkosh, WI 54903

Dated this Wednesday, June 16, 2021.

By: /s/ Kathryn Kay MacKenzie
Kathryn Kay MacKenzie
Attorney of the Debtors
Bar #: 1079338

Kathryn Kay MacKenzie
Geraci Law, LLC
2505 N. Mayfair Road, Suite 101
Wauwatosa, WI 53226
Phone: (866) 925-1313
Fax: (877) 247-1960
Email: wal@geracilaw.com

Label Matrix for local noticing
0757-2
Case 20-23722-kmp
Eastern District of Wisconsin
Milwaukee
Wed Jun 16 09:57:34 CDT 2021

(p)ALLIANCE COLLECTION AGENCIES INC
ATTN CLIENT SERVICES DEPARTMENT
3916 S BUSINESS PARK AVE
MARSHFIELD WI 54449-9029

Aurora Health Care
Bankruptcy Dept.
PO Box 341700
Milwaukee, WI 53234-1700

Aurora Medical Group
Bankruptcy
PO Box 341457
Milwaukee, WI 53234-1457

CarMax Auto Finance dba CarMax Business Serv
225 Chastain Meadows Court,
Suite 210
Kennesaw, GA 30144-5942

Corporation Service Company
8040 Excelsior Dr., Suite 400
Madison, WI 53717-2915

Equifax
Attn: Bankruptcy Dept.
PO Box 740241
Atlanta, GA 30374-0241

Gray & Associates
Bankruptcy Dept.
16345 West Glendale Dr.
New Berlin, WI 53151-2841

Milwaukee County Circuit Court
2009CV016064
901 N. 9th ST.
Milwaukee, WI 53233-1425

Milwaukee County Circuit Court
2017CV002564
901 N. 9th ST.
Milwaukee, WI 53233-1425

U.S. Bank Trust NA as Trustee of the Lodge S
c/o BSI Financial Services
1425 Greenway Drive, Suite 400
Irving, TX 75038-2480

Amy M. Freiman
2012CV002537
N19 W234075 Riverwood Dr., Ste 333
Waukesha, WI 53188

Aurora Health Care
PO Box 1123
Minneapolis, MN 55440-1123

BSI Financial Services, Inc
Bankruptcy Dept.
314 S. Franklin Street
Titusville, PA 16354-2168

CarMax Auto Finance
12800 Tuckahoe Creek Pkwy
Richmond, VA 23238-1124

Corporation Service Company
Registered Agent for
CarMax Auto Finance
8040 Excelsior Dr., Suite 400
Madison, WI 53717-2915

Experian
Attn: Bankruptcy Dept.
PO Box 2002
Allen, TX 75013-2002

Heuer Law Offices
2009SC024070
9312 W National Ave
West Allis, WI 53227-1542

Milwaukee County Circuit Court
2009SC024070
901 N. 9th ST.
Milwaukee, WI 53233-1425

Office of the U. S. Trustee
517 East Wisconsin Ave.
Room 430
Milwaukee, WI 53202-4510

US Bank Trust NA as Trustee of the Bungalow
c/o BSI Financial Services
1425 Greenway Drive, Suite 400
Irving, TX 75038-2480

Aurora Advanced Healthcare
Bankruptcy Dept
PO Box 091700
Milwaukee, WI 53209-8700

Aurora Health Care Metro Inc
Bankruptcy Dept
PO Box 343910
Milwaukee, WI 53234-3910

CarMax Auto Finance
Bankruptcy Department
PO Box 440609
Kennesaw, GA 30160-9511

Comenity Bank / Meijer
PO Box 182789
Columbus, OH 43218-2789

DLC Law
15233 Ventura Blvd #500
Sherman Oaks, CA 91403-2231

Gray & Associates
Attn: Bankruptcy Department
16345 West Glendale Dr.
New Berlin, WI 53151-2841

MABT - Genesis Retail
PO Box 4499
Beaverton, OR 97076-4499

Milwaukee County Circuit Court
2012CV002537
901 N. 9th ST.
Milwaukee, WI 53233-1425

Quantum3 Group
As agent for Galaxy International Purcha
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group
As agent for MOMA Funding LLC
PO Box 788
Kirkland,WA 98083-0788

Quantum3 Group LLC as agent for
Galaxy International Purchasing LLC
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
MOMA Funding LLC
PO Box 788
Kirkland, WA 98083-0788

(p)STATE COLLECTION SERVICE INC
2509 S STOUGHTON RD
MADISON WI 53716-3314

Steven Zablocki
2009CV016064
16345 W. Glendale Dr.
New Berlin,WI 53151-2841

Transunion
Attn: Bankruptcy Dept.
PO Box 1000
Chester,PA 19016-1000

U.S. Bank Trust, N.A.
c/o BSI Financial Services
1425 Greenway Drive, Suite 400
Irving, TX 75038-2480

US Bank Trust National Association
As Trustee of the Lodge Series III Trust
C/o BSI Financial Services
1435 Greenway Dr., Ste 400
Irving, TX 75038

We Energies
Attn Bankruptcy Dept. RM A130
333 W Everett St
Milwaukee WI 53203-2803

Wells Fargo Bank NA
3476 Stateview Boulevard
Fort Mill, SC 29715-7200

Wells Fargo Bank, N.A.
Bankruptcy Department
3476 Stateview Blvd
Fort Mill, SC 29715-7203

Wells Fargo Home Mortgage
Bankruptcy Department
PO Box 98798
Las Vegas, NV 89193-8798

Wisconsin Electric Power
Bankruptcy Dept
231 W. Michigan St
Milwaukee, WI 53203-2918

Charles Michael Cook Sr.
7353 S. Logan Ave.
Oak Creek, WI 53154-2231

Kathleen Dorothy Cook
7353 S. Logan Ave.
Oak Creek, WI 53154-2231

Kathryn Kay MacKenzie
Geraci Law L.L.C.
55 East Monroe St. Suite #3400
Chicago, IL 60603-5920

Rebecca R. Garcia
Chapter 13 Trustee
PO Box 3170
Oshkosh, WI 54903-3170

Robert L. Crowley
Geraci Law L.L.C.
55 East Monroe St. Suite #3400
Chicago, IL 60603-5920

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Alliance Collection AG
3916 S. Business Park Ave.
Marshfield, WI 54449

State Collection Servi
Attn: Bankruptcy Dept.
2509 S Stoughton Rd
Madison, WI 53716

End of Label Matrix
Mailable recipients 47
Bypassed recipients 0
Total 47